

Privacy Statement

FIRST POINT FEDERAL CREDIT UNION PRIVACY POLICY STATEMENT

At First Point Federal Credit Union we value your trust and are committed to protecting the privacy of our members and others who visit our Web site. We believe that electronic delivery of First Point FCU information and services can be of great benefit to you. Therefore, we want to assure you that we take our responsibility very seriously to treat your personal information in a confidential and secure manner.

1. **Recognition of Your Expectation of Privacy:** We believe that the confidentiality of member information is one of our most important responsibilities. Therefore, we have policies and procedures in place that are designed to prevent misuse of this information.
2. **Employees and Privacy:** Our employees are educated on the importance of maintaining the confidentiality of all member information. Employees who violate our privacy policies will be subject to disciplinary measures.
3. **Security Procedures:** We follow security procedures designed to guard against unauthorized access to your confidential information. We also regularly update and test our technology, in order to maintain an appropriate level of protection and to ensure the integrity of our information.
4. **If you provide information as a part of an application for products or services, including an application for credit, or to access your account for information or online transactions or other account--related purposes, we collect and retain this information, together with your e--mail address, and will use it primarily to process your application or other request; to follow up with you; to meet legal and regulatory requirements; and for marketing and/or research and development purposes. By making an application you authorize us to review your credit history, employment history, and/or other relevant information and to share with others, as necessary or permitted, such information and credit experience.**
5. **E--mail Communication:** Certain areas of First Point FCU's Web site allow you to submit information to us via e--mail. If you identify yourself by sending an e--mail, we will collect and retain the e--mail address, along with the information contained in the message, and will use it primarily to follow--up with you.
6. **Use of Information:** Information collected from e--mail and Web site surveys may be used to improve the content of our Web site, notify members about updates to our Web site, contact members for marketing purposes, or notify members about important credit union matters. Any member who does not want to receive e--mail promotions or notices from us can ask to be removed from First Point FCU's e--mail list. To request that your name be removed, you should contact us by email at: judy@firstpointfcu.com
7. **Restrictions on Sharing Information:** It is our policy not to reveal personally identifiable information about you to unaffiliated third parties for their independent use unless there is appropriate legal or business justification, for example:
 - o When it is necessary for completing transactions you initiate;
 - o To verify the existence or condition of your account for a third party who has a legitimate purpose for obtaining the information, such as a consumer reporting agency or merchant;
 - o To comply with a government agency or court order, or with a request from a government agency or other person as permitted by law or regulation; or if you have given us permission.
8. **Member--Only Areas:** Personal identification (e.g. account number, PIN, password) is

collected when an First Point FCU member has registered to enter the secure online banking area of our Web Site. This information enables us to regulate access of this information to those members who request such access and who are authorized to perform transactions on the account(s).

9. Maintenance of Accurate Information: We continually strive to maintain complete and accurate information about our members and their accounts. If at any time you believe that our records contain inaccurate or incomplete information about you or your accounts, please notify us. We will investigate your concerns and correct any inaccuracies in a timely manner.

First Point FCU reserves the right to change this Privacy Statement at any time without prior notice. This Privacy Statement is designed as general guidance and does not constitute a contract, nor does it amend any agreements we have with our members.
